

EMPLOYEE ASSISTANCE PROGRAM

Your resource for help with daily challenges and difficult situations.

IDENTITY THEFT RESOLUTION

Identity theft poses a serious threat to people's financial security, and creates stress and worry. The Employee Assistance Program (EAP) offers fraud resolution services to assist you and your eligible dependents who have been victimized by identity thieves.

Identity theft involves the unauthorized use or attempted use of existing credit cards or bank accounts, or the misuse of someone's personal information to obtain new accounts or loans, file fraudulent tax returns and health care claims, or commit other crimes. Identity theft can damage credit ratings, cause legal problems, and cost time and money to resolve.

Thieves often access bank account numbers, credit cards, PIN numbers, Social Security numbers, and other personal information through credit or debit card transactions, stolen mail, telephone scams, and computer hacking. In addition, millions of credit card numbers and other forms of personal information are stolen from businesses every year. Unfortunately, identity theft is expected to surpass "traditional theft" as the leading form of property crime.

Prevention

Although it is impossible to eliminate all risk, you can decrease the chances of being victimized by identity thieves through:

- Personal computer security, including updated virus, spyware, and malware protection; using strong passwords and changing them frequently.
- Safeguarding of personal information, including shredding confidential documents, protecting against mail theft, and not carrying more credit cards or checks than you need.
- Ignoring suspicious emails, phone calls, and the like.

EAP offers one free 60-minute telephone consultation with a highly-trained Fraud Resolution Specialist™ (FRS) who conducts seven emergency response activities. If you suspect your personal information has been stolen, you can obtain information on how to:

- Place fraud alerts.
- Freeze credit to prevent unauthorized account activity.
- Close affected accounts.
- File police reports.
- Conduct other activities necessary to resolve fraud and restore credit.

